

BANK STATEMENTS.

REPORT OF THE CONDITION OF THE

American National Bank

AT RICHMOND, IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS OCTOBER 31, 1914.

RESOURCES.	
Loans and discounts	\$ 5,548,566 07
Overdrafts, secured and unsecured	1,523 80
United States bonds deposited to secure circulation	1,000,000 00
Commercial paper deposited to secure circulation	766,543 80
Other securities to secure circulation	164,085 00
United States bonds to secure United States deposits	105,000 00
Other bonds	71,900 00
United States deposits, \$55,100; to secure postal savings, \$6,800	423,327 31
Stock in Federal Reserve Bank	24,000 00
Banking-house, furniture and fixtures	329,974 62
Other real estate owned	22,471 23
Due from national banks (not reserve agents)	495,948 13
Due from State and private banks and bankers, trust companies and savings banks	135,773 71
Due from approved reserve agents in central cities	338,482 29
Checks and other cash items	11,919 43
Exchange for clearing-house	133,409 93
Notes of other national banks	22,820 00
Fractional paper currency, nickels and cents	942 60
Legal tender notes	\$291,526 00
Specie	23,250 00
Amount paid on account of subscription to \$100,000,000 gold fund (subscribed), less amount, if any, returned to subscriber	17,500 00
Redemption fund with United States Treasurer (5 per cent of circulation)	55,600 00
Total	\$10,015,263 97

LIABILITIES.	
Capital stock paid in	\$ 1,000,000 00
Surplus fund	600,000 00
Undivided profits, less expenses and taxes paid	112,248 53
Reserve for taxes	2,649 73
United States bonds outstanding	1,701,900 00
Due to other national banks	563,210 20
Due to State and private banks and bankers	594,808 50
Dividends unpaid	522 00
Individual deposits subject to check	3,379,920 36
Time deposits payable after thirty days or after notice of thirty days or longer	34,067 10
Certified checks	21,144 88
Cashier's checks outstanding	33,362 59
United States deposits	4,298 45
United States bonds borrowed without furnishing collateral security	250,000 00
Other bonds borrowed without furnishing collateral security	5,344 73
Notes and bills rediscounted	468,500 00
Bills payable, including obligations representing money borrowed	171,675 06
Unearned discounts, etc.	353,133 04
Total	\$10,015,263 97

State of Virginia, City of Richmond—
I, O. B. Hill, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Correct—Attest:
W. C. CAMP,
H. W. ROUNTREE,
OLIVER J. SANDS,
Directors.

Subscribed and sworn to before me this 5th day of November, 1914.
CHAS. P. HIGGER,
My commission expires February 26, 1915.

STATEMENT OF THE FINANCIAL CONDITION OF

Richmond Trust & Savings Company, Inc.

LOCATED AT RICHMOND, IN THE COUNTY OF HENRICO, STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS, OCT. 31, 1914, MADE TO THE STATE CORPORATION COMMISSION.

RESOURCES.	
Loans and discounts	\$1,033,236 09
Bonds, securities, etc., owned	354,154 67
Due from national banks	15,849 99
Due from State banks, private bankers and trust companies	79,574 06
Paper currency	41,116 53
Fractional paper currency, nickels and cents	9,116 00
Gold coin	50 66
Silver coin	2,560 00
Leasehold accounts	5,198 71
Total	\$1,539,911 62

LIABILITIES.	
Capital stock paid in	\$1,000,000 00
Surplus fund	40,000 00
Undivided profits, less expenses and taxes	37,569 70
Individual deposits, including savings deposits	215,721 09
Time certificates of deposit	2,000 00
Certified checks	25 98
Cashier's checks outstanding	180 30
Due to national banks	15,554 45
Due to State banks, private bankers and trust companies	73,180 82
Bills payable, including obligations representing money borrowed	150,000 00
Reserved for accrued taxes	5,678 78
Total	\$1,539,911 62

I, E. L. Bemiss, president, do solemnly swear that the above is a true statement of the financial condition of Richmond Trust & Savings Company, Inc., located in the County of Henrico, State of Virginia, at the close of business on the 31st day of October, 1914, to the best of my knowledge and belief.

Correct—Attest:
GEO. A. GIBSON,
J. B. BRASLEY,
J. D. CRUMP,
Directors.

State of Virginia, City of Richmond:
Sworn to and subscribed before me by E. L. Bemiss, president, this 5th day of November, 1914.

A. H. VINCENT,
Notary Public.

My commission expires Jan. 11, 1918.

BANK STATEMENTS.

REPORT OF THE CONDITION OF

National State and City Bank

AT RICHMOND, IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS OCTOBER 31, 1914.

RESOURCES.	
Loans and discounts	\$5,368,943 67
Overdrafts, secured and unsecured	1,427 26
United States bonds deposited to secure circulation	240,000 00
Commercial paper deposited to secure circulation	463,285 37
Other securities to secure circulation	248,800 00
United States bonds to secure United States deposits	1,000 00
Other bonds to secure United States deposits	214,500 00
To secure postal savings	10,750 00
Premiums on bonds	225,250 00
Bonds, securities, etc., (other than stocks)	3,200 00
All other stocks	58,529 16
Banking-house, furniture and fixtures	36,454 00
Due from State and private banks and bankers, trust companies and savings banks	210,585 57
Due from approved reserve agents in central cities	247,709 01
Checks and other cash items	554,310 97
Exchange for clearing-house	11,831 82
Notes of other national banks	96,508 42
Fractional paper currency, nickels and cents	45,330 00
Legal tender notes	1,332 46
Lawful money reserve in bank—viz:	
Specie	411,125 00
Legal-tender notes	60,000 00
Amount paid on account of subscription to \$100,000,000 gold fund (subscribed), less amount, if any, returned to subscriber	2,191,897 02
Redemption fund with United States Treasurer (5 per cent of circulation)	22,750 00
Due from United States Treasurer	37,000 00
Total	\$9,115,092 65

LIABILITIES.	
Capital stock paid in	\$1,000,000 00
Surplus fund	600,000 00
Undivided profits, less expenses and taxes paid	12,734 38
Reserve for taxes	8,922 85
National bank notes outstanding	730,200 00
Due to other national banks	\$ 445,833 80
Due to State and private banks and bankers	445,024 48
Due to trust companies and savings banks	\$1,091 59
Due from approved reserve agents in central cities	16,476 51
Dividends unpaid	344 88
Individual deposits subject to check	4,468,304 93
Time certificates of deposit	95,784 42
Certified checks	19,320 14
Cashier's checks outstanding	2,548 33
United States deposits	101,000 00
Postal savings deposits	5,152 28
United States bonds borrowed without furnishing collateral security for same	5,881,809 37
Other bonds borrowed without furnishing collateral security for same	10,000 00
Premium on bonds	427,000 00
Unearned discount	3,200 00
Reserve for interest	206,000 00
Reserved for accrued taxes	56,000 00
Total	\$9,115,092 65

State of Virginia, City of Richmond—
I, Julien H. Hill, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Correct—Attest:
J. D. CRUMP,
PRESTON COCKE,
HUGH ANTRIM,
W. H. PALMER,
Directors.

Subscribed and sworn to before me this 5th day of November, 1914.

My commission expires July 9, 1916.

REPORT OF THE CONDITION OF THE

Manchester National Bank

AT RICHMOND, IN THE STATE OF VIRGINIA, AT CLOSE OF BUSINESS OCTOBER 31, 1914.

RESOURCES.	
Loans and discounts	\$ 396,911 22
Overdrafts, secured and unsecured	18,443 43
United States bonds to secure circulation	100,000 00
Commercial paper deposited to secure circulation	20,000 00
Other securities to secure circulation	8,500 00
United States bonds to secure United States deposits	1,120 00
Other real estate owned	4,143 02
Due from national banks (not reserve agents)	7,576 51
Due from State and private banks and bankers, trust companies and savings banks	24,500 67
Due from approved reserve agents in central cities	4,711 48
Checks and other cash items	1,101 31
Exchange for clearing-house	1,135 97
Notes of other national banks	1,135 97
Fractional paper currency, nickels and cents	214 24
Lawful money reserve in bank—viz:	
Specie	\$14,992 00
Legal-tender notes	1,840 00
Amount paid on account of subscription to \$100,000,000 gold fund	16,832 00
Redemption fund with United States Treasurer	1,125 00
Total	\$607,655 26

LIABILITIES.	
Capital stock paid in	\$ 150,000 00
Surplus fund	18,443 43
Undivided profits, less current expenses and taxes paid	2,273 89
National bank notes outstanding	100,000 00
Due to State and private banks	513 78
Individual deposits, subject to check	254,785 49
Time certificates of deposit, payable after notice of thirty days or longer	5,220 00
Certified checks	686 75
Cashier's checks outstanding	1,135 97
United States deposits	24,902 64
Other bonds borrowed without furnishing collateral security for same	286,601 37
Bills payable, including obligations for money borrowed	8,500 00
Total	\$607,655 26

I, D. C. Ballard, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Correct—Attest:
F. P. McCONNELL,
JAS. F. RYLAND,
R. T. RUCKER,
Directors.

State of Virginia, City of Richmond—
Subscribed and sworn to before me this 5th day of November, 1914.

My commission expires January 2, 1916.

REPORT OF THE CONDITION OF THE

Broadway National Bank

AT RICHMOND, IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS OCTOBER 31, 1914.

RESOURCES.	
Loans and discounts	\$ 406,027 75
Overdrafts, secured and unsecured	172 11
United States bonds deposited to secure circulation	100,000 00
Commercial paper deposited to secure circulation	707 26
Other securities to secure circulation	2,000 00
United States bonds to secure United States deposits	70,500 00
Other bonds to secure United States deposits	47,778 94
Premiums on bonds	24,956 80
Due from State and private banks and bankers, trust companies and savings banks	25,715 02
Due from approved reserve agents in central cities	20 16
Checks and other cash items	3,968 00
Notes of other national banks	25 24
Fractional paper currency, nickels and cents	24 24
Legal tender notes	27,321 75
Amount paid on account of subscription to \$100,000,000 gold fund (subscribed), less amount, if any, returned to subscriber	1,500 00
Redemption fund with United States Treasurer (5 per cent of circulation)	1,000 00
Total	\$697,404 13

LIABILITIES.	
Capital stock paid in	\$ 200,000 00
Surplus fund	20,000 00
Undivided profits, less expenses and taxes paid	100,000 00
National bank notes outstanding	100,000 00
Due to other national banks	2 53
Due to State and private banks	139,738 25
Individual deposits subject to check	7,428 56
Time certificates of deposit payable within thirty days or after notice of thirty days or longer	124,282 37
Certified checks	569 05
Cashier's checks outstanding	2,548 40
Notes and bills rediscounted	5,000 00
Bills payable, including obligations representing money borrowed	92,000 00
Total	\$697,404 13

I, P. H. Eubank, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Correct—Attest:
H. N. PHILLIPS,
S. P. WADDILL,
ALVIN M. SMITH,
Directors.

State of Virginia, City of Richmond—
Subscribed and sworn to before me this 5th day of November, 1914.

A. M. WATT,
Notary Public.

BANK STATEMENTS.

STATEMENT OF THE FINANCIAL CONDITION OF

The Union Bank of Richmond

LOCATED AT RICHMOND, IN THE COUNTY OF HENRICO, STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS, OCTOBER 31, 1914, MADE TO THE STATE CORPORATION COMMISSION.

RESOURCES.	
Loans and discounts	\$1,531,419 00
Overdrafts, secured and unsecured	112 26
Bonds, securities, etc., owned, including premium on same	361,237 27
Banking-house and lot	50,000 00
Exchanges and checks for next day's clearings	18 25
Due from national banks	24,469 04
Paper currency	4,419 00
Fractional paper currency, nickels and cents	7 53
Gold coin	1,157 50
Silver coin	118 00
Gold fund subscription	4,625 00
Total	\$2,019,746 85

LIABILITIES.	
Capital stock paid in	\$ 219,750 00
Surplus fund	300,000 00
Undivided profits, less amount paid for interest, expenses and taxes	128 22
Individual deposits, including savings deposits, sixty day notice	1,179,108 78
Time certificates of deposit, sixty day notice	12,146 50
Certified checks	48 69
Bills payable, including certificates of deposit representing money borrowed	50,000 00
Reserved for accrued interest on deposits	46,000 00
Reserved for accrued interest on certificates of deposit	1,000 00
Reserved for accrued taxes	13,000 00
Total	\$2,019,746 85

I, Geo. W. Call, cashier, do solemnly swear that the above is a true statement of the financial condition of The Union Bank of Richmond, located at Richmond, in the County of Henrico, State of Virginia, at the close of business on the 31st day of October, 1914, to the best of my knowledge and belief.

Correct—Attest:
R. T. ARRINGTON,
S. W. TOMPKINS,
GORDON WALLACE,
Directors.

State of Virginia, City of Richmond:
Sworn to and subscribed before me by Geo. W. Call, cashier, this 5th day of November, 1914.

My commission expires July 9, 1916.

REPORT OF THE CONDITION OF THE

Central National Bank of Richmond

AT RICHMOND, IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS, OCTOBER 31, 1914.

RESOURCES.	
Loans and discounts	\$ 988,000 67
Overdrafts, secured and unsecured	89 43
United States bonds deposited to secure circulation	50,000 00
Premiums on U. S. bonds	375 00
Bonds, securities, etc., (other than stocks)	9,900 00
Banking-house, furniture and fixtures	81,962 37
Other real estate owned	1,022 00
Due from national banks (not reserve agents)	7,647 37
Due from State and private banks and bankers, trust companies and savings banks	461 96
Due from approved reserve agents in central cities, \$46,491.93; in other reserve cities	46,491 93
Checks and other cash items	3,159 83
Exchange for clearing-house	68,032 40
Notes of other national banks	8,115 00
Fractional paper currency, nickels and cents	114 62
Lawful money reserve in bank, viz:	
Specie	\$48,850 55
Legal-tender notes	17,744 00
Amount paid on account of subscription to \$100,000,000 gold fund (subscribed), less amount, if any, returned to subscriber	66,594 55
Redemption fund with U. S. Treasurer (5 per cent of circulation)	2,500 00
Total	\$1,337,053 69

LIABILITIES.	
Capital stock paid in	\$ 350,000 00
Surplus fund	51,000 00
Undivided profits, less expenses and taxes paid	18,446 38
National bank notes outstanding	19,300 00
Due to other national banks	\$ 227 67
Individual deposits, subject to check	711,311 74
Time certificates of deposit	3,305 33
Certified checks	3,461 07
Cashier's checks outstanding	1 00
Bills payable, including obligations representing money borrowed	718,300 81
Total	\$1,337,053 69

I, Philip E. W. Goodwin, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Correct—Attest:
B. B. BOWLES,
W. D. DUNN,
W. H. SCHWARZSCHILD,
Directors.

State of Virginia, City of Richmond, ss:
Subscribed and sworn to before me this 4th day of November, 1914.

My commission expires February 16, 1916.

1889 "Strong as the Strongest" 1914

STATEMENT OF THE FINANCIAL CONDITION OF

The Savings Bank of Richmond

LOCATED AT RICHMOND, IN THE COUNTY OF HENRICO, STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS OCTOBER 31, 1914, MADE TO THE STATE CORPORATION COMMISSION.

RESOURCES.	
Mortgages on improved city real estate	\$834,209 05
Loans and discounts	746,982 76
Overdrafts, secured, \$646.03; unsecured, \$700.45	1,346 48
Bonds, securities, etc., owned, including premiums on same	51,600 00
Banking house and lot	27,000 00
Clearings and checks for next day's	
Due from national banks	\$4,089 68
Paper currency	41,933 34
Fractional paper currency, nickels and cents	11,787 00
Gold coin	60 46
Silver coin	1,400 00
Total	\$59,580.48

LIABILITIES.	
Capital stock paid in	\$ 200,000 00
Surplus fund	200,000 00
Undivided profits, less amount paid for interest, expenses and taxes	45,768 19
Dividends unpaid	17 50
Individual deposits, including savings deposits	\$1,213,331 75
Time certificates of deposit	17,817 87
Certified checks	2,250 27
Cashier's checks outstanding	39 50
Reserved for accrued interest on deposits; reserved for accrued interest on certificates of deposit	17,396 82
Reserved for accrued taxes	533 01
Reserve fund	22,000 00
U. S. postal savings deposits	1,563 86
Total	\$1,720,718.77

I, Jas. M. Ball, cashier, do solemnly swear that the above is a true statement of the financial condition of The Savings Bank of Richmond, located at Richmond, in the County of Henrico, State of Virginia, at the close of business on the 31st day of October, 1914, to the best of my knowledge and belief.